

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Jairo H. Patino § Case No. 16-00440
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. RADTKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 5,358.73 (Without deducting any secured claims)	Assets Exempt: 25,220.00
Total Distributions to Claimants: 30,346.21	Claims Discharged Without Payment: 1,293,449.77
Total Expenses of Administration: 9,619.79	

3) Total gross receipts of \$ 39,966.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 39,966.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 321,722.21	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	9,619.79	9,619.79	9,619.79
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	976,903.46	195,375.70	195,375.70	30,346.21
TOTAL DISBURSEMENTS	\$ 1,298,625.67	\$ 204,995.49	\$ 204,995.49	\$ 39,966.00

4) This case was originally filed under chapter 7 on 01/07/2016 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/02/2017 By: /s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
6702 North Drake Ave Lincolnwood Il 60712-0000 Cook	1110-000	20,000.00
Potential Tax Refund For 2015 - Debtor's Interest Presently	1124-000	19,966.00
TOTAL GROSS RECEIPTS		\$ 39,966.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	JP Morgan Chase		321,722.21	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 321,722.21	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. RADTKE	2100-000	NA	4,746.60	4,746.60	4,746.60
STEVEN R. RADTKE	2200-000	NA	14.39	14.39	14.39
STEVEN R. RADTKE	3110-000	NA	4,837.50	4,837.50	4,837.50
STEVEN R. RADTKE	3120-000	NA	21.30	21.30	21.30
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 9,619.79	\$ 9,619.79	\$ 9,619.79

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America		117,770.75	NA	NA	0.00
	Bank of America, PO Box 809155 Chicago, IL 60680- 9121		550,563.92	NA	NA	0.00
	Bank of America, POB 15796 Wilmington, DE 19886		12,717.67	NA	NA	0.00
	Bank of America, POB 851001 Dallas, TX 75285		18,200.00	NA	NA	0.00
	ChoiceHealth Finance Northeast, 1310 Madrid Street Site 101 Marshall, MN 56258- 4002		5,905.71	NA	NA	0.00
	ChoiceHealth Finance Northeast, 1310 Madrid Street Suite 101 Marshall, MN 56258-4002		3,324.24	NA	NA	0.00
	ChoiceHealth Finance Northeast, 1310 Madrid Street Suite 101 Marshall, MN 56258-4002		101.04	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Discover Student Loans, POB 30948 Salt Lake City, UT 84130-0948		86,010.74	NA	NA	0.00
	Wynn & Wynn, Attorneys at Law, 90 New State Highway Raynham, MA 02767		12,104.00	NA	NA	0.00
6	American Express Centurion Bank	7100-000	8,369.37	8,124.93	8,124.93	1,261.98
3	Bmw Financial Services Na, Llc	7100-000	NA	8,576.93	8,576.93	1,332.19
1	Navient Solutions Inc.	7100-000	85,852.17	83,164.14	83,164.14	12,917.25
4	Thomas Tomasian Jr	7100-000	75,983.85	75,520.00	75,520.00	11,729.94
5	U.S. Bank, N.A. DbA U.S. Bank Equipment Finance	7100-000	NA	6,229.86	6,229.86	967.64
2	Wells Fargo Financial National Bank	7100-000	NA	13,759.84	13,759.84	2,137.21
TOTAL GENERAL UNSECURED CLAIMS			\$ 976,903.46	\$ 195,375.70	\$ 195,375.70	\$ 30,346.21

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-00440 JBS Judge: Jack B. Schmetterer Trustee Name: STEVEN R. RADTKE
Case Name: Jairo H. Patino Date Filed (f) or Converted (c): 01/07/2016 (f)
341(a) Meeting Date: 02/08/2016
For Period Ending: 03/02/2017 Claims Bar Date: 07/14/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6702 North Drake Ave Lincolnwood IL 60712-0000 Cook	350,000.00	350,000.00		20,000.00	FA
2. Miscellaneous Items Of Used Furnishings Including But Not Li	700.00	0.00		0.00	FA
3. Used Wearing Apparel. Amount Referenced Is Estimate Of Debto	500.00	0.00		0.00	FA
4. Checking Account At Jp Morgan Chase	1,792.00	0.00		0.00	FA
5. Checking Account At Bank Of America Joint With Non Party Spo	50.00	0.00		0.00	FA
6. Client Fund Account Of John Boyajian, Esq.	1,061.00	0.00		0.00	FA
7. Jairo H. Patino Dds, Pc. Business Closed December 31, 2015.	0.00	0.00		0.00	FA
8. Sur- State University Retirement System Of Illinois	0.00	0.00		0.00	FA
9. Potential Tax Refund For 2015 - Debtor's Interest Presently	0.00	0.00		19,966.00	FA
10. Term Life Insurance New York Life- No Cash Value : Beneficia	0.00	0.00		0.00	FA
11. Disability Insurance Coverage	0.00	0.00		0.00	FA
12. New York Life Custom Whole Life Insurance Policy	0.00	0.00		0.00	FA
13. Household Management Account; Wife Is Sole Signatory And Hol	11,475.73	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$365,578.73	\$350,000.00	\$39,966.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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12/2016 TFR filed

11/2016 Trustee received balance of 15 tax refund

9/2016 Trustee attempting to collect '15 tax refund; received one half; making demand for balance

6/2016 Trustee received funds; waiting for bar date to pass

5/2016 Trustee obtained court approval to sell estate's right, title and interest in real estate at 6702 North Drake Avenue, Lincolnwood, IL to debtor for \$20K

Exhibit 8

Initial Projected Date of Final Report (TFR): 06/30/2018

Current Projected Date of Final Report (TFR): 06/30/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-00440
Case Name: Jairo H. Patino

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6230

Checking

Taxpayer ID No: XX-XXX8037

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/02/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/16/16	1	Diana P. Patino	Proceeds of sale of trustee's right, title and interest in real estate	1110-000	\$20,000.00		\$20,000.00
10/06/16	9	Diana P. Patino 6702 N. Drake Ave. Lincolnwood, IL 60712-3708	Debtor's 2015 Federal Tax Refund	1124-000	\$9,983.00		\$29,983.00
11/07/16	9	Diana P. Patino	Debtor's 2015 Federal Tax Refund	1124-000	\$9,983.00		\$39,966.00
02/14/17	1001	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$4,746.60	\$35,219.40
02/14/17	1002	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	2200-000		\$14.39	\$35,205.01
02/14/17	1003	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	3110-000		\$4,837.50	\$30,367.51
02/14/17	1004	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	3120-000		\$21.30	\$30,346.21
02/14/17	1005	Navient Solutions Inc. 220 Lasley Ave Wilkes-Barre, Pa 18706	Final distribution to claim 1 representing a payment of 15.53 % per court order.	7100-000		\$12,917.25	\$17,428.96

Page Subtotals:

\$39,966.00

\$22,537.04

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-00440
Case Name: Jairo H. Patino

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6230

Checking

Taxpayer ID No: XX-XXX8037

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/02/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/14/17	1006	Wells Fargo Financial National Bank Wells Fargo Bank Na Po Box 10438 Des Moines Ia 50306-0438	Final distribution to claim 2 representing a payment of 15.53 % per court order.	7100-000		\$2,137.21	\$15,291.75
02/14/17	1007	Bmw Financial Services Na, Llc P.O. Box 201347 Arlington, Tx 76006	Final distribution to claim 3 representing a payment of 15.53 % per court order.	7100-000		\$1,332.19	\$13,959.56
02/14/17	1008	Thomas Tomasian Jr 45 Stafford Circle Dennisport, Ma 02639	Final distribution to claim 4 representing a payment of 15.53 % per court order.	7100-000		\$11,729.94	\$2,229.62
02/14/17	1009	U.S. Bank, N.A. DbA U.S. Bank Equipment Finance 1310 Madrid Street Marshall, Mn 56258	Final distribution to claim 5 representing a payment of 15.53 % per court order.	7100-000		\$967.64	\$1,261.98
02/14/17	1010	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 6 representing a payment of 15.53 % per court order.	7100-000		\$1,261.98	\$0.00

COLUMN TOTALS	\$39,966.00	\$39,966.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$39,966.00	\$39,966.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$39,966.00	\$39,966.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6230 - Checking	\$39,966.00	\$39,966.00	\$0.00
	\$39,966.00	\$39,966.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$39,966.00		
Total Gross Receipts:	\$39,966.00		

Page Subtotals:

\$0.00

\$0.00